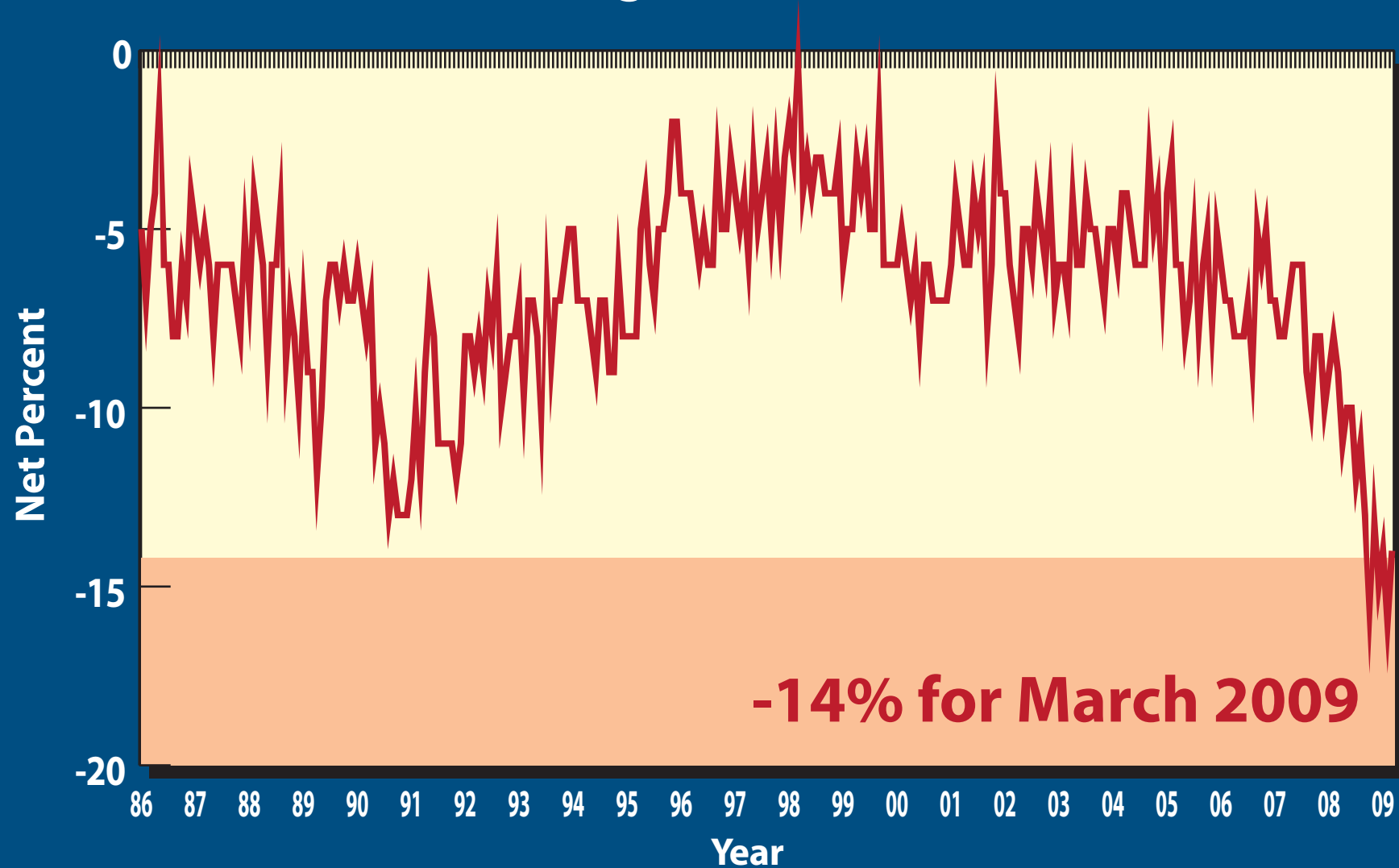


# Expected Credit Conditions for Small Businesses

## Net Percent Change for Next Three Months



Source: NFIB Small Business Economic Trends, April 2009; NFIB Research Foundation